

State of Washington

Office of Insurance Commissioner (OIC)

2006 Electronic Submission Directive

Electronic Filings made in 2006

All OIC FTP filings must comply with the NAIC instructions for electronic filing submissions and this OIC Directive. Terms in bold italic font are defined by the NAIC.

Notes for 2006

- A reminder to domestic life and P&C insurers with disability on your certificate of authority that RCW 48.43.045(2) applies to you and you must file this report.
- Schedule SIS now applies to the health blank.

Washington-Specific *Filing BLOB Type Codes*

The following documents MUST NOT be filed with the NAIC. Because of this, the NAIC did not create file names for these documents. These PDF and TXT file naming conventions are Washington-only. The rest of the file name will follow the NAIC file naming conventions of the other documents in the filing. Examples: 99999_01_x_2005_o_m_01_0_wa_pc.pdf and 99999_01_x_2005_o_m_01_0_wa_em.txt

<i>Submission Group Type Code</i>	<i>State Supplement Code</i>	<i>Filing BLOB Type Code</i>	Description
M	WA	PD	Form IC-13-HC/IC-14-HMO (Additional Data Statement Form) PDF (HCSCs, HMOs and MEWAs only)
M	WA	PU	RCW 48.43.045(2) report PDF (HCSCs, HMOs and domestic disability insurers)
M	WA	PY	Schedule SIS PDF (domestic only, if applicable)
M	WA	PC	Supplemental Compensation Exhibit PDF (domestic only)
R	WA	PR	Risk-Based Capital report PDF (domestic only)
A	WA	PT	Business written by Agency PDF (title only)
J	WA	PQ	CPA qualifications letter PDF
J	WA	PE	CPA report on significant internal control deficiencies PDF
(matches the PDF files)	WA	EM	Response Back E-Mail Address List (.TXT file)

All TXT and PDF files that the NAIC has assigned a *Filing BLOB Type Code* MUST use the *State Supplement Code* of "NA". Your annual statement preparation software should automatically name all uniform NAIC documents with the proper file names.

For filings with the OIC, companies may put TXT and PDF files with a *State Supplement Code* of both "NA" and "WA" into one ZIP file. The ZIP file may use either "NA" or "WA" as its *State Supplement Code*, except for the Washington-only RBC PDF filing, which must be "WA".

NAIC Re-filing requests: This is typically due to problems at the NAIC with reading the data text file (the S.TXT file). Typically, the PDF files are not affected or changed, so do not make such re-filings with the OIC.

Confirmation of Receipt

When a reporting entity includes a "WA_EM" text file, the OIC processing system will automatically generate an official e-mail positive response. This e-mail will list the PDF and TXT files accepted and/or rejected or will explain why a filing is rejected. Please refer to the separate "WA_EM" instructions on the OIC website. **Without this official e-mail, the reporting entity has no proof of OIC acceptance and therefore no valid defense for a failure to timely file enforcement action.**

The system is unable to reply to filings that arrive corrupt. Therefore, if you do not receive a confirmation of receipt e-mail response and believe you should, check with your computer security personnel for possible firewall changes since your last accepted filing. Also, check for errors on the e-mail address you provide.

Signatures

Please read and follow Washington Administrative Code (WAC) 284-07-050(4), WAC 284-07-060(2)(c) and WAC 284-07-100(6). For all documents that require a signature, the company must file a signature, whether digital or paper.

If a company is using electronic signatures to sign its PDF files, the digital signatures must be from a Certificate Authority with a valid license under Chapter 19.34 RCW. You may view the list of licensees at <http://www.secstate.wa.gov/ea/>.

A Brief Summary of the NAIC Electronic Requirements

- Reporting entities are required to file viewable and printable images of financial statements and supplements in PDF files. For the OIC, this means companies may not scan documents into PDF files because the images are not clearly readable.
- All TXT and PDF files must be submitted as component files within a ZIP file.
- Each ZIP filing must have a unique file name.
- Companies may not mix different **Submission Filing Type Codes** or **Submission Group Type Codes** into one ZIP file.
- After a TXT or PDF file is accepted, subsequent filings of the same document must have a **Submission Group Type Codes** of "A", which means "amended". The OIC processing system rejects ZIP files that contain an original PDF file that would become a duplicate.

Typical Errors

- Interchanging a zero and "O" in the **Submission Filing Type Code**.
- Using the outdated 2003 file naming conventions (the 66666o1m.z1 style).
- Attempting to file by e-mail.
- Presuming your "transfer complete" message means the OIC accepted the filing when it only means the filing left your computer.
- Failing to zip the TXT and PDF files into a ZIP file.
- Mis-naming ZIP files by applying the PDF naming convention to ZIP file names.

Same FTP Password

The 2006 user ID and password will remain the same as in 2005. It is sent by e-mail to the annual statement contact person who is on file with the NAIC.

It is the company's responsibility to follow the Washington statutes, regulations, technical advisories, NAIC Quarterly and Annual Statement Filing Instructions and NAIC Accounting Practices and Procedures Manual.